INDIVIDUAL HEALTH INSURANCE COVERAGE

This list is provided to assist you in obtaining individual health insurance coverage. The companies on the attached list have been identified as providing individual health insurance coverage in Virginia. Under Virginia law, the term "individual health insurance coverage" includes coverage for hospital and medical care expenses, basic benefits offered by a health maintenance organization as well as Blue Cross coverage. Major medical and comprehensive medical expense policies are also considered individual health insurance coverage. This coverage may be offered under group insurance policies through an association or trust. It is important to understand that individual health insurance does not include short term, limited duration coverage or coverage such as accident only, dental, vision or disability income coverage. If you have questions about individual health insurance coverage in Virginia, you may direct them to the company or agent, or you may contact the Bureau of Insurance at 804-371-9691, or at 800-552-7945, which is toll free in Virginia.

Companies marketing individual health insurance coverage in Virginia must provide those who meet the definition of an "eligible individual" as defined in the Code of Virginia and the Health Insurance Portability and Accountability Act of 1996 (HIPAA) with a choice of all individual health insurance coverage that they offer in Virginia. The company should then determine if you are an eligible individual, and if you are, offer you coverage that they make available in compliance with Virginia and federal requirements.

This list is given to you for informational purposes only and does not constitute an endorsement by the State Corporation Commission of any product or service or of any person or organization offering any product or service. In most cases you should be able to find the coverage that you need; however, please be aware that some companies may not offer the specific type of individual health insurance coverage that you are seeking, and some companies only operate in specifically authorized service areas that might not include the area in which you reside.

COMPANY NAME AND ADDRESS	CONTACT
American National Life Insurance	Licensed Agents
Company of Texas	or
One Moody Plaza	1-800-870 9530
Galveston, TX 77550-7999	
American Republic	Licensed Agents
Insurance Company	or
P.O. Box 1	1-800-247 2190
Des Moines, IA 50301	
Anthem Health Plans of	Licensed Agents
Virginia, Inc.	Or
P.O. Box 27401	1-800-334-7676
Richmond, VA 23279	. 333 33 1 37 3
,	
Carefirst BlueCross	Individual Market Division
BlueShield	10455 Owings Mills, Md.
550-12 Street, S.W.	21117-9921
Washington, D.C. 20065	or
	1-800-544 8703
Coltic Incurance Company	Licensed Agents
Celtic Insurance Company 233 S. Wacker Drive, Suite 700	Licensed Agents or
Chicago, IL 60606	1-800-477 7870
Chicago, in occoo	1-000-477 7070
Central Reserve Life Insurance Company	Licensed Agents
17800 Royalton Road	or
Strongsville, OH 44136-5197	1-800-321 3997
Continental General	Licensed Agents or
Insurance Company	1-800-545 8905
P.O. Box 247007	
Omaha, NE 68124-7007	
Fidality Converty Life	Lipopped Assets
Fidelity Security Life	Licensed Agents
Insurance Company	or 1-800-446 1223
3130 Broadway Kansas City, MO 64111-2452	extension 2394
Nansas Oity, MO 04111-2402	GVIGHI9IOH 5084

COMPANY NAME AND ADDRESS	CONTACT
Fortis Insurance Company	Licensed Agents
501 West Michigan	or
P.O. Box 3050	1-888-575 6421
Milwaukee, WI 53201-3050	Fortis Health Brokerage
Freedom Life Ingurance Company	Licensed Agents
Freedom Life Insurance Company 110 West Seventh Street, Suite 300	Licensed Agents or
Fort Worth, Texas 76102	1-800-387 9027
Tore voicin, rexus rolloz	Customer Service Department
	o dottomor ociviso 2 oparament
Golden Rule Insurance Company	Licensed Agents
712 11 Street	or
Lawrenceville, IL 62439-2395	1-618-943 5064
	Customer Services
John Alden Life Insurance Company	Licensed Agents
P.O. Box 3050	or 1-800-458 3246
Milwaukee, WI 53201-3050	North Star Marketing
	Notth Star Marketing
Kaiser Foundation Health Plan	Licensed Agents
of the Mid-Atlantic States, Inc.	or
2101 E. Jefferson Street	1-800-574 3556
Rockville, MD 20849-7025	
Medical Savings	Licensed Agents
Insurance Company	Or 4 000 500 0014
5835 W. 74 Street	1-800-589 8911
Indianapolis, IN 46278-1757	
The MEGA Life and	Licensed Agents
Health Insurance Company	or
4001 McEwen Drive, Suite 200	1-800-527 5504
Dallas, TX 75244	
Mennonite Mutual Aid Assocation	Licensed Agents
P.O. Box 483	Or 4 000 240 7400
Goshen, IN 46527	1-800-348 7468

COMPANY NAME AND ADDRESS	CONTACT
Mid-West National Life Insurance	Licensed Agents
Company of Tennessee	or
4001 McEwen Drive, Suite 200	1-800-733 1110
Dallas, TX 75244-5082	Customer Care Center
National Health Incurance Company	Licensed Agents
National Health Insurance Company P.O. Box 619999	Licensed Agents or 1-800-237 1900
Dallas, TX 75261-9999	extension 3424
Ballad, 17070201 0000	Marketing Department
	manding Department
Optimum Choice, Inc.	Web Site
4 Taft Court	<u>www.mamsi.com</u>
Rockville, MD 20850	Then "Group/Individual Plans
	or
	1-800-806 8384
Philadelphia American	Licensed Agente
Philadelphia American Life Insurance Co.	Licensed Agents or
P.O. Box 4884	1-800-713 4680
Houston, TX 77210	Marketing Department
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Physicians Mutual	Licensed Agents
Insurance Company	or
2600 Dodge Street	1-800-228 9100
Omaha, NE 68131	
Danamia Nistianal	Licensed Asserts
Reserve National	Licensed Agents
Insurance Company 6100 NW Grand Blvd.	or 1-800-654 9106
Oklahoma City, OK 73118	Customer Service Department
Chianoma Oity, Oit 73110	Customer dervice Department
Unicare Life and Health	Licensed Agents
Insurance Company	or
4553 La Tienda Drive	1-800-943 2273
Thousand Oaks, CA 91362	

COMPANY NAME AND ADDRESS	CONTACT
United Wisconsin Life	Licensed Agents
Insurance Company	or
P.O. Box 19032	1-800-232 5432
Greenbay, WI 54307-9032	extension 17283
World Insurance Company	Licensed Agents
P.O. Box 3160	or
Omaha, NE 68103-0160	1-651-695 3552